

DoD NAF Health Benefits Program (HBP) Information

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Medicare Begins New Prescription Drug Program for 2006

2005 Customer Satisfaction Survey

The NAF HBP arranges for a research firm to conduct an annual survey of NAF HBP participants serviced by Aetna. The survey collects data regarding member satisfaction with Aetna member services, medical and dental claims processing, Aetna networks of physicians and dentists, and the Aetna website. The survey is sent to randomly selected members who filed a medical, dental or pharmacy claim in the past 12 months. The essential information collected provides DoD NAF employers and Aetna with participant opinions and concerns about Aetna's service. Overall satisfaction with the NAF HBP plans serviced by Aetna increased from 94% in 2004 to 95% in 2005. These results indicate that a significant portion of the NAF HBP participants have a positive attitude about the service that they are receiving under their NAF HBP coverage.

Medicare Part D

Medicare has developed a new prescription drug plan for 2006, known as Medicare Part D. If you are currently enrolled in Medicare, you are eligible to enroll in the prescription drug

program for an additional monthly premium. The enrollment period for Medicare Part D begins on November 15, 2005, and ends on May 15, 2006. After that, you must wait until November 15-December 31, 2006 to enroll and you may have to pay a higher premium if you are not currently enrolled in a prescription drug plan that is at least equal to what is being offered under Medicare Part D enrollment.

If you are eligible to enroll in Medicare, and are participating in a NAF HBP plan administered by Aetna, you do not have to enroll in Medicare Part D. The NAF HBP will continue to offer comprehensive prescription drug coverage in 2006 that is, on average, at least as good as the standard Medicare Part D prescription drug coverage. The NAF HBP recently sent information to homes and local HR offices explaining that NAF HBP participants who choose not to enroll in Medicare Part D during the first enrollment opportunity will not face any monetary penalty for later enrollment.

In order to make the decision that is best for you, compare your current drug coverage through the NAF HBP, including what drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. After careful consideration, there are three options for you to choose from:



1. Continue enrollment in the NAF HBP and not enroll in the Medicare prescription drug program.
2. Continue enrollment in the NAF HBP and also enroll in the Medicare prescription drug program. However, you will not be able to receive reimbursement from both programs for the same prescription drug expenditure.
3. Drop the NAF HBP medical plan and prescription drug coverage and enroll in a Medicare prescription drug program. If you drop your NAF HBP prescription drug program, you will also drop the rest of your NAF medical coverage. If you drop NAF HBP coverage, you may not be able to get that coverage back.

For information regarding the NAF HBP prescription drug program you may call your servicing Human Resources Office. For more information regarding the Medicare prescription drug program, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048. If you or a family member needs extra help paying for a Medicare prescription drug program, contact the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778) or visit them online at www.socialsecurity.gov.